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**ПЛАНИРОВАНИЕ МАЛОГО ПРЕДПРИЯТИЯ**

В статье рассказывается об опыте обучения студентов третьего курса основам планирования малого предприятия в режиме командной работы над проектом с последующей презентацией, в рамках которой студенты должны доказать прибыльность своего бизнеса.

Адрес статьи: [www.gramota.net/materials/2/2010/1-1/1.html](http://www.gramota.net/materials/2/2010/1-1/1.html)

Источник

**Филологические науки. Вопросы теории и практики**

Тамбов: Грамота, 2010. № 1 (5): в 2-х ч. Ч. I. С. 12-14. ISSN 1997-2911.

Адрес журнала: [www.gramota.net/editions/2.html](http://www.gramota.net/editions/2.html)

Содержание данного номера журнала: [www.gramota.net/materials/2/2010/1-1/](http://www.gramota.net/materials/2/2010/1-1/)

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УДК 37

*The paper deals with the experience of teaching third year students the basics of small-scale business planning activities in the mode of team project work followed by a presentation where they prove the profitability of their business.*

*Key words and phrases:* business plan; retail; wholesale; growth opportunities; potential customers; share of the market; competitors; business income; cash flow; sales volume; net profit; net loss; break-even point; loan; investor; working capital; renovations; inventory; gross margin.

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### SMALL-SCALE ENTERPRISE PLANNING<sup>©</sup>

International contact expansion requires for students to know the basics of business, i.e. business plan composing.

A business plan is a formal statement of a set of business goals, the reasons why they are believed attainable, and the plan for reaching those goals. It may also contain background information about the organization or team attempting to reach those goals [3].

The business goals may be defined for for-profit or for non-profit organizations. For-profit business plans typically focus on financial goals, such as profit or creation of wealth. Non-profit and government agency business plans tend to focus on organizational mission which is the basis for their governmental status or their non-profit, tax-exempt status. The business plan is going to be useful in a number of ways:

- First and foremost, it will define and focus your objective using appropriate information and analysis.
- You can use it as a selling tool in dealing with important relationships including your lenders, investors and banks.
- Your business plan can uncover omissions and/or weaknesses in your planning process [4].

A great deal of information, some of it quite detailed, needs to be included in the Business Plan. Business plans are decision-making tools. There is no fixed content for a business plan. Rather the content and format of the business plan is determined by the goals and audience. A business plan should contain whatever information is needed to decide whether or not to pursue a goal.

Don't overestimate the importance of the idea. You don't need a great idea to start a business; you need time, money, perseverance, and common sense. Few successful businesses are based entirely on new ideas. A new idea is harder to sell than an existing one, because people don't understand a new idea and they are often unsure if it will work [2].

Present students will work in the conditions of market economy and it requires improving the teaching process, enhancing teacher's knowledge with an economic component. Third year students of economic-engineering faculty of TPU make up a project based on their team work, each of them being responsible for a definite part of a business plan for a small business. It may be a beauty saloon near their hostel, dentist's, Russian pancakes, or sea food which has become popular among students lately.

Before you can develop a plan, you need to become familiar with the information. The structure of the plan is the following.

I. Description of the Business.

II. Marketing Plan.

III. Organisation Plan.

IV. Financial Plan.

Here are the questions to be answered in each paragraph of your plan.

I. *Description of the Business*

- What type of business are you planning (retail, wholesale, service)?
- What product or service will you sell?
- What type of business is it (new, part-time, expansion, seasonal, year-round)?
- Why does it promise to be successful?
- What are the growth opportunities?

II. *Marketing Plan*

- Who are your potential customers?
- How will you attract and hold your share of the market?
- Who are your competitors? How are their businesses prospering?
- How will you promote sales?

- Who are your best suppliers? Why?
- Where will the business be located?
- What factors should influence your choice of location?
- What are the features of your location?
- How does your building contribute to your marketing plan?
- What are the features of your building layout?

### III. *Organization Plan*

- Who will manage the business?
- How is your manager(s) qualified?
- How many employees will you need? To do what?
- What are your plans for employee hiring, salaries, benefits, training, supervision?
- How will you manage finances?
- How will you manage record keeping?
- What consultants or specialists will you need? For what?
- What legal form of ownership will you choose? Why?
- What licenses and permits do you need?
- What regulations will affect your business?

### IV. *Financial Plan*

- What is your estimated business income for the first year?
- Quarterly for the second and third years?
- What will it cost you to open your business and sustain it for its first 18 months?
- What will be your monthly cash flow during the first year?
- What are your personal monthly financial needs?
- What sales volume will you need in order to make a profit during the first three years?
- What is your break-even point?
- What will be your projected assets, liabilities, and net worth on the day before you expect to open?
- What is the capital value of your equipment?
- What are your total financial needs?
- What are your potential funding sources? How will you use the money from lenders or investors?
- How will the loan be secured? [1].

#### *Top ten dos*

1. Prepare a complete business plan for any business you are considering.
2. Use the business plan templates furnished in each session.
3. Complete sections of your business plan as you proceed through the course.
4. Research (use search engines) to find business plans that are available on the Internet.
5. Package your business plan in an attractive kit as a selling tool.
6. Submit your business plan to experts in your intended business for their advice.
7. Spell out your strategies on how you intend to handle adversities.
8. Spell out the strengths and weaknesses of your management team.
9. Include a monthly one-year cash flow projection.
10. Freely and frequently modify your business plans to account for changing conditions.

#### *Top ten don'ts*

1. Be optimistic (on the high side) in estimating future sales.
2. Be optimistic (on the low side) in estimating future costs.
3. Disregard or discount weaknesses in your plan. Spell them out.
4. Stress long-term projections. Better to focus on projections for your first year.
5. Depend entirely on the uniqueness of your business or the success of an invention.
6. Project yourself as someone you're not. Be brutally realistic.
7. Be everything to everybody. Highly focused specialists usually do best.
8. Proceed without adequate financial and accounting know-how.
9. Base your business plan on a wonderful concept. Test it first.
10. Skip the step of preparing a business plan before starting [4].
11. We will give a sample of the financial plan as the most difficult in the Business plan [5].

#### FINANCIAL DATA

##### Sources and Applications of Financing

Sources: Bank Loans

1. Mortgage loan	22,000
2. Term loan	10,700
3. Reserved loan	3,300
Total	\$36,000

## Applications:

Purchase building	\$ 22,000
Equipment	2,200
Renovations	4,000
Inventory	500
Working capital	4,000
Reserve for contingencies	3,300
Total	\$ 36,000

Application and Expected Effect of Loan	
The 36,000 will be used as follows:	
Purchase of Fisherman's property 22,000	
Equipment:	Ford pickup 1,885 Sharp Slicer 315
Renovations	4,000
Working capital	4,000
Inventory	500
Reserve (not disbursed)	3,300
TOTAL	\$ 36,000

## Three-year summary

Sales	Year I	Year II	Year III
Wholesale	27,400	68,800	84,000
Retail	40,400	91,000	91,000
Total Sales	57,800	159,800	175,000
Cost of material	52,884	124,625	136,550
Variable labor cost	900	3,250	5,200
Cost of goods sold	53,784	127,875	141,750
Gross margin	14,016	31,925	33,250
Total: All expenses	14,700	26,742	28,500
Net profit (loss) before taxes	-684	5,183	4,750

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3. [http://en.wikipedia.org/wiki/Business\\_plan](http://en.wikipedia.org/wiki/Business_plan)
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## ПЛАНИРОВАНИЕ МАЛОГО ПРЕДПРИЯТИЯ

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В статье рассказывается об опыте обучения студентов третьего курса основам планирования малого предприятия в режиме командной работы над проектом с последующей презентацией, в рамках которой студенты должны доказать прибыльность своего бизнеса.

*Ключевые слова и фразы:* бизнес-план; розничная продажа; оптовая продажа; возможности роста; потенциальные клиенты; доля на рынке; конкуренты; доход компании; движение денежной наличности; объём продаж; чистая прибыль; чистый убыток; точка самоокупаемости; заем; инвестор; оборотный капитал; восстановление; инвентарь; валовая прибыль.